

**pennie**<sup>®</sup>  
connecting Pennsylvanians to health coverage<sup>™</sup>

# Conference Call Etiquette

- Please mute your line if you are not speaking.
- Identify yourself & organization before you speak.
- If you are on the phone and logged in via web, turn off your computer speakers.
- The chat is reserved for Council members.



# Pennie Advisory Council Meeting

June 12, 2023

# Meeting Agenda

1. Preliminary Matters
2. Administrative Matters
3. Medicaid Unwinding Report
4. Consumer Focused Initiatives
5. Adjournment

# Preliminary Matters

- Call to Order
- Roll Call
- Approval of Previous Meeting's Minutes
- Opportunity for Public Comment

# Administrative Matters

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- Chairperson nominations
- Election of the Chairperson



# Medicaid Unwinding Report





# Medicaid Unwinding Report

*Since we last spoke...*

- DHS reprocessing efforts began and Pennie has been receiving account transfers with Medical Assistance since April.
- Pennie began contacting these households in mid-April **via direct notices/mailers, emails and priority outbound calls** through our Customer Service Center
- Pennie held **8 press conferences in communities across PA** in partnership with DHS to raise awareness of the unwinding and assistance available through Pennie
- **Pennie published the following collateral for stakeholder use:**
  - Pennie Unwinding Webpage
  - FAQs
  - Explainer videos
  - Social media posts
  - Digital graphics
  - Robust stakeholder toolkit in coordination w/ DHS
- Pennie's **advertisement and media campaign** went live targeting lower-income households, vulnerable populations, and non-English speaking audiences
- Pennie's outreach activities ongoing with partnerships from Cognosante and YMCA health equity tour

# Pennie At A Glance

As of 5/30/23	Total
Applicants	585,427
Enrollees	359,410

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

Unwind			
Count	Medical Assistance (MA) End April 2023	MA End May 2023	MA End Other
33,346	28%	59%	13%
3,178	46%	50%	4%

*"Unwind" customers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in customer.*

% Apps with Auto Eligibility

**77.0%**

*To streamline customer experience, a customer can automatically have their eligibility assessed based on the info from their MA transfer.*

*A technical issue with auto-eligibility occurred in April that was resolved. The Auto-eligibility rate shown is after the resolution.*

# Unwind Conversion Rate by Cohort

Cohort	Unwind Applicants	Unwind Enrollees	Conversion Rate	60 Day SEP Cut-off Date*
April 2023	9,374	1,474	16%	June 29 <sup>th</sup>
May 2023	19,529	1,590	8%	July 30 <sup>th</sup>
June 2023	4,359	113	3%	Aug 29 <sup>th</sup>
Other	84	1	1%	—
<b>Total</b>	<b>33,346</b>	<b>3,178</b>	<b>10%</b>	—

*"Cohort" is based on the customer's latest MA End Date.*

*Counts don't match, due to some application nuances.*

*Customers in later cohorts have had less time to utilize their SEP, so they will have a lower conversion rate.*

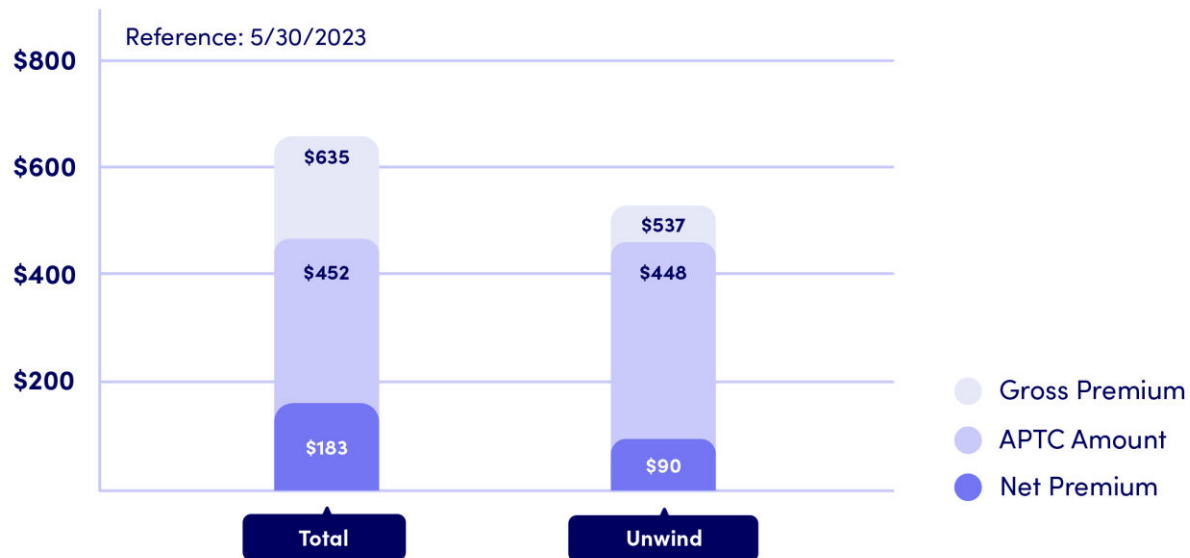
*People who don't convert to enrollment could have situations where they may not be seeking coverage.*

*\*Consumers that enroll within 60 days can have continuous coverage; the full window is 120 days.*



# Per Member Per Month (PMPM) APTC and Net Premium Metrics

## Average PMPMs – Total



“Total” includes all enrollees with plan selections, even “Unwind” customers.

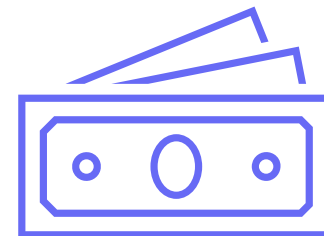
“Unwind” customers are those that have used the “Loss of MA” SEP event. These could have come directly from an MA transfer or from a new application.

**Note:** The APTC amounts shown do not include members who are eligible for APTCs but are not receiving them in advance. These members are counted in the “not receiving APTCs” column.

# Financial Assistance

Financial Assistance	Total Enrollees	Unwind Enrollees
APTC	38%	22%
APTC_CSR	53%	74%
CSR	<1%	0%
QHP*	9%	4%
<b>Total</b>	<b>359,410</b>	<b>3,178</b>

*\*Not eligible for financial assistance*



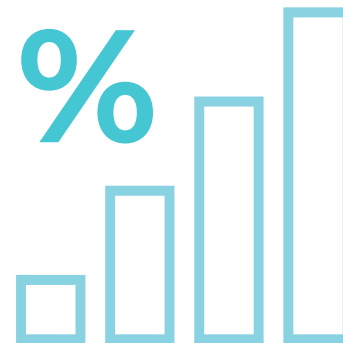
*Unwind customers are more often eligible for Financial Assistance – especially cost sharing reductions - than the average customer.*

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

*"Unwind" customers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in customer.*

# Federal Poverty Level (FPL) Demographics

FPL	Total	Unwind
0 - 100%	2%	2%
100 - 150%	17%	10%
150 - 200%	22%	40%
200 - 250%	16%	24%
250 - 400%	25%	19%
400%+	11%	3%
Unknown	8%	2%
<b>Total</b>	<b>359,410</b>	<b>3,178</b>



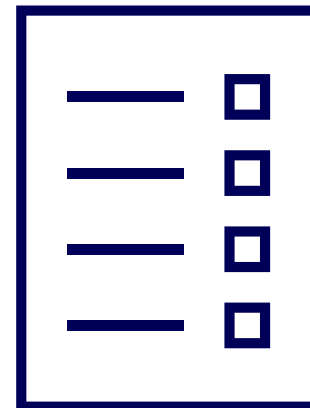
*Unwind customers tend to have lower FPLs than the average Pennie customer.*

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

*"Unwind" customers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in customer.*

# Metal Tier Selections

Metal	Total	Unwind
Bronze	24%	16%
Silver	35%	39%
Gold	41%	44%
Catastrophic	<1%	<1%
<b>Total</b>	<b>359,410</b>	<b>3,178</b>



*Unwind customers tend to select Bronze Plans less, and Silver/Gold plans more than the average customer.*

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

*"Unwind" customers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in customer.*



# Age Demographics

Age	Total	Unwind
0-17	6%	12%
18-25	7%	11%
26-34	16%	18%
35-44	16%	19%
45-54	18%	16%
55-64	37%	23%
65+	1%	<1%
<b>Total</b>	<b>359,410</b>	<b>3,178</b>



*Unwind customers tend to be younger than the average customer.*

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

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# Gender Demographics

Gender	Total	Unwind
Male	47.1%	38.5%
Female	52.9%	61.5%
Total	359,410	3,178



*Unwind customers are more likely to be female than the average customer.*

*"Total" includes all enrollees with plan selections, even "Unwind" customers.*

*"Unwind" customers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in customer.*

# Ethnicity Demographics

Ethnicity	Total	Unwind
Hispanic/ Latino	3.3%	10.5%
Not Hispanic/ Latino	79%	80%
No Response	17%	9%
<b>Total</b>	<b>359,410</b>	<b>3,178</b>



*Unwind customers are more likely to be of Hispanic/Latino ethnicity than the average customer.*

# Customer Service Center Performance

		OE 2023	4/1/23 to 5/29/23
<b>Call Handling Metrics</b>	Calls Handled by Call Rep.	155,707	55,667
	Avg. Speed to Answer (secs)	14.7	15.5
	Avg. Handle Time (mins)	12.2	12.4
	Call Abandonment Rate	0.08%	0.09%
<b>Chat Metrics</b>	Number of Chats Offered	4,366	6,408
	Chats Handled by FAQs	1,350	2,922
	Chats Handled by Call Reps.	3,008	3,478
<b>Outbound Dialing for Unwind</b>	Unwind Outbound Calls Made	—	8,174
	Unwind Outbound Calls Total Success Rate*	—	65.3%
	Connected with Live Agent	—	5.6%
	Voicemail Left	—	59.7%












*\*An outbound call is considered a "Success" if contact was made with the specific customer, or if a voicemail was left.*

# Website Statistics – Most Visited Webpages

Timeframe: April 1 – May 25, 2023.

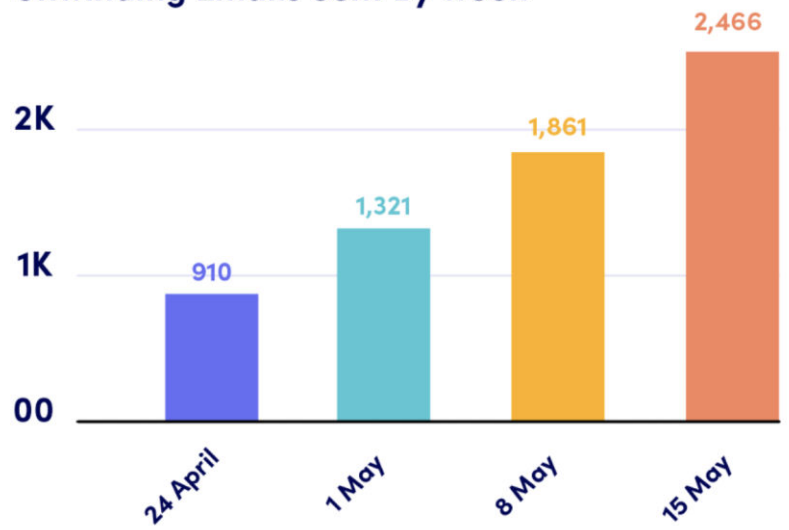
Total website pageviews: 620,188

Page Title	Pageviews	% Pageviews
1. <a href="#">Home   Pennie</a>	374,474	 60.80%
2. <a href="#">Path to Pennie   Pennie</a>	96,501	 15.67%
3. <a href="#">Broker and Assister Login   Pennie: Connecting Pennsylvanians to Health Coverage</a>	28,728	 4.66%
4. <a href="#">Shop For Health Coverage   Pennie: Connecting Pennsylvanians to Health Coverage</a>	18,126	 2.94%
5. <a href="#">1095-A Form   Pennie</a>	11,955	 1.94%
6. <a href="#">Learn The Basics   Pennie: Connecting Pennsylvanians to Health Coverage</a>	11,116	 1.80%
7. <a href="#">Contact Us   Pennie: Connecting Pennsylvanians to Health Coverage</a>	9,955	 1.62%
8. <a href="#">Loss of Medical Assistance Coverage   Pennie</a>	9,075	 1.47%
9. <a href="#">Inicio   Pennie</a>	7,495	 1.22%
10. <a href="#">Enroll Now   Pennie: Connecting Pennsylvanians to Health Coverage</a>	7,301	 1.19%

April – May 2023

# Email Analytics

### Unwinding Emails Sent By Week



### Unwinding Emails Sent By month

	Apr.1	May 1
Emails Sends	910	7,420
Open Rate	52.7%	51.5%



# Consumer Focused Initiatives



# Consumer Focused Initiatives

Consumer-focused efforts are underway:

1. Reviewing consumer-facing content for readability
2. Analyzing most common issues
3. Developing improvements for common issues



## Consumer Focused Initiatives Discussion – Plan Shopping

In your experience, where do customers experience the most challenges when shopping for a plan on Pennie?

What can Pennie do to help customers better understand what health coverage options are best for them?

Do you believe that Pennie offers the right number of plans, too many plans, or not enough plans to meet the needs of its customers?

If you could change anything about the plan shopping experience on Pennie, what would it be?

**Adjourn**